

Information to identify the case:

Debtor 1	<u>Steven A. Feliciano</u>	Social Security number or ITIN	xxx-xx-0841
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Wendi Feliciano</u>	Social Security number or ITIN	xxx-xx-1829
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-27113-JKS		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Steven A. Feliciano

Wendi Feliciano

12/6/23

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Steven A. Feliciano
Wendi Feliciano
Debtors

Case No. 18-27113-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: Dec 06, 2023

Form ID: 3180W

Total Noticed: 71

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Steven A. Feliciano, Wendi Feliciano, 140 Terhune Drive, Wayne, NJ 07470-7104
517723425	+ BHG, Inc., 325 James Street, Syracuse, NY 13203-1965
517723424	+ BHG, Inc., 122 East 42nd Street, Ste. 700, New York, NY 10168-0699
517723432	+ CJC Law Office, 201 Solar Street, Syracuse, NY 13204-1425
517723441	+ Payapl Credit Serivces/ SYNCB, PO Box 960080, Orlando, FL 32896-0080
517723442	+ Public Service Fcu, 619 Union Ave, Middlesex, NJ 08846-1963

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 06 2023 20:48:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 06 2023 20:48:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	Dec 07 2023 01:38:00	Exeter Finance LLC Department, AIS Portfolio Services, LP, 4515 N Santa Fe Ave., Dept. APS, Oklahoma City, OK 73118-7901
517767977	Email/PDF: bncnotices@becket-lee.com	Dec 06 2023 20:53:47	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517723421	+ Email/PDF: bncnotices@becket-lee.com	Dec 06 2023 20:54:24	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517773644	Email/Text: bankruptcy@bhg-inc.com	Dec 06 2023 20:46:00	Bankers Healthcare Group LLC, 201 Solar St, Syracuse NY 13204
517723423	Email/Text: bankruptcy@bhg-inc.com	Dec 06 2023 20:46:00	BHG, 10234 West State Road 84, Davie, FL 33324
517723422	+ Email/Text: bankruptcy@bhg-inc.com	Dec 06 2023 20:46:00	Banker's Healthcare Group, LLC, 201 Solar Street, Syracuse, NY 13204-1425
517723426	+ EDI: CAPITALONE.COM	Dec 07 2023 01:38:00	Cap1/bstby, PO Box 30258, Salt Lake City, UT 84130-0258
517723427	+ EDI: CAPITALONE.COM	Dec 07 2023 01:38:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517773346	EDI: CAPITALONE.COM	Dec 07 2023 01:38:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517803603	Email/PDF: bncnotices@becket-lee.com	Dec 06 2023 20:54:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517723429	+ EDI: CITICORP		

District/off: 0312-2

User: admin

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		Dec 07 2023 01:38:00	Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
517723430	+ EDI: CITICORP	Dec 07 2023 01:38:00	Citibank North America, Citicorp Credit Srvs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
517723431	+ EDI: CITICORP	Dec 07 2023 01:38:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
517723433	+ EDI: WFNNB.COM	Dec 07 2023 01:38:00	Comenitycapital/zales, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
517723454	EDI: CITICORP	Dec 07 2023 01:38:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
517855370	EDI: Q3G.COM	Dec 07 2023 01:38:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517736471	EDI: DISCOVER	Dec 07 2023 01:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517723434	+ EDI: DISCOVER	Dec 07 2023 01:38:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
519584080	+ EDI: AISACG.COM	Dec 07 2023 01:38:00	Exeter Finance LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517840511	Email/Text: EBNBKNOT@ford.com	Dec 06 2023 20:48:00	Ford Motor Credit Company LLC, P.O. Box 62180, Colorado Springs, CO 80962
517723435	+ Email/Text: EBNBKNOT@ford.com	Dec 06 2023 20:48:00	Ford Credit, P.O. Box 152271, Irving, TX 75015-2271
517723436	+ Email/Text: EBNBKNOT@ford.com	Dec 06 2023 20:48:00	Frd Motor Cr, Po Box Box 542000, Omaha, NE 68154-8000
517723437	+ EDI: IRS.COM	Dec 07 2023 01:38:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517723428	EDI: JPMORGANCHASE	Dec 07 2023 01:38:00	Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517723438	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 06 2023 20:47:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
517723439	+ EDI: LENDNGCLUB	Dec 07 2023 01:38:00	Lending Club Corp, 71 Stevenson St, Suite 300, San Francisco, CA 94105-2985
520055178	+ EDI: LENDNGCLUB	Dec 07 2023 01:38:00	Lending Club Corporation, Dept. #34268, PO Box 39000, San Francisco, CA 94139-0001
520081351	+ EDI: LENDNGCLUB	Dec 07 2023 01:38:00	LendingClub Corporation, Dept. #34268, PO Box 39000, San Francisco, CA 94139-0001
517850322	EDI: PRA.COM	Dec 07 2023 01:38:00	Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
517850324	EDI: PRA.COM	Dec 07 2023 01:38:00	Portfolio Recovery Associates, LLC, c/o Best Buy Visa, POB 41067, Norfolk VA 23541
517840663	EDI: PRA.COM	Dec 07 2023 01:38:00	Portfolio Recovery Associates, LLC, c/o Care Credit, POB 41067, Norfolk VA 23541
517840751	EDI: PRA.COM	Dec 07 2023 01:38:00	Portfolio Recovery Associates, LLC, c/o Gap Visa Card, POB 41067, Norfolk VA 23541
517850332	EDI: PRA.COM	Dec 07 2023 01:38:00	Portfolio Recovery Associates, LLC, c/o Jc Penney Credit Card, POB 41067, Norfolk VA 23541
517850327	EDI: PRA.COM	Dec 07 2023 01:38:00	Portfolio Recovery Associates, LLC, c/o Lowe's,

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			POB 41067, Norfolk VA 23541
517850333	EDI: PRA.COM	Dec 07 2023 01:38:00	Portfolio Recovery Associates, LLC, c/o Midas, POB 41067, Norfolk VA 23541
517840630	EDI: PRA.COM	Dec 07 2023 01:38:00	Portfolio Recovery Associates, LLC, c/o Paypal Extras Mastercard, POB 41067, Norfolk VA 23541
517850341	EDI: PRA.COM	Dec 07 2023 01:38:00	Portfolio Recovery Associates, LLC, c/o Pep Boys, POB 41067, Norfolk VA 23541
517850334	EDI: PRA.COM	Dec 07 2023 01:38:00	Portfolio Recovery Associates, LLC, c/o Score Rewards, POB 41067, Norfolk VA 23541
517850331	EDI: PRA.COM	Dec 07 2023 01:38:00	Portfolio Recovery Associates, LLC, c/o Sears Mastercard, POB 41067, Norfolk VA 23541
517850329	EDI: PRA.COM	Dec 07 2023 01:38:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
517840656	EDI: PRA.COM	Dec 07 2023 01:38:00	Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
517836898	EDI: Q3G.COM	Dec 07 2023 01:38:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
517723443	+ Email/Text: bankruptcyteam@quickenloans.com	Dec 06 2023 20:48:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
517854949	+ Email/Text: bankruptcyteam@quickenloans.com	Dec 06 2023 20:48:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
517723440	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Dec 06 2023 20:47:00	New Jersey Division of Taxation, Compliance & Enforcement - Bankruptcy, 50 Barrack St., 9th Fl., PO Box 245, Trenton, NJ 08695
517854316	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Dec 06 2023 20:47:00	State of New Jersey, Department of Treasury, Division of Taxation, PO BOX 245, Trenton NJ 08695-0245
517723444	+ EDI: SYNC	Dec 07 2023 01:38:00	Syncb/car Care Midas, Po Box 965036, Orlando, FL 32896-5036
517723445	+ EDI: SYNC	Dec 07 2023 01:38:00	Syncb/car Care Pep B, Po Box 96060, Orlando, FL 32896-0001
517723446	+ EDI: SYNC	Dec 07 2023 01:38:00	Syncb/care Credit Du, Po Box 96060, Orlando, FL 32896-0001
517726234	+ EDI: SYNC	Dec 07 2023 01:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517723447	+ EDI: SYNC	Dec 07 2023 01:38:00	Synchrony Bank/ Dick's Sporting Goods, PO Box 530916, Atlanta, GA 30353-0916
517723448	+ EDI: SYNC	Dec 07 2023 01:38:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517723449	+ EDI: SYNC	Dec 07 2023 01:38:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517723450	+ EDI: SYNC	Dec 07 2023 01:38:00	Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517723451	+ EDI: SYNC	Dec 07 2023 01:38:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517723452	+ EDI: SYNC	Dec 07 2023 01:38:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517853527	+ Email/Text: bncmail@w-legal.com	Dec 06 2023 20:48:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE

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517723453	+ EDI: WTRRN BANK.COM	Dec 07 2023 01:38:00	400, SEATTLE, WA 98121-3132 Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475
517723456	+ EDI: WFFC2	Dec 07 2023 01:38:00	Wells Fargo Bank, Attn: Bankruptcy, Po Box 94435, Albuquerque, NM 87199-4435
517723455	+ EDI: WFFC2	Dec 07 2023 01:38:00	Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438
517741163	+ EDI: WFFC2	Dec 07 2023 01:38:00	Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938
519794226	+ EDI: WFFC2	Dec 07 2023 01:38:00	Wells Fargo N.A. Personal Lending, PO Box 564300, Charlotte, NC 28256-4300
517723457	+ EDI: WFFC2	Dec 07 2023 01:38:00	Wf Pll, Po Box 94435, Albuquerque, NM 87199-4435
TOTAL: 65			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180, address filed with court; Ford Motor Credit Company LLC, P.O. Box 62180, Colorado Springs, CO 80962

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 08, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2023 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Guillermo Gonzalez	on behalf of Joint Debtor Wendi Feliciano ggonzalez@scura.com ecfbkfilings@scuramealey.com;dsteven@scura.com;jromero@scura.com;mduran@scura.com;vmajano@scura.com;rshah@scura.com;martinezcr93878@notify.bestcase.com;sduarte@scura.com;eflaim@scura.com;bramirez@scura.co
Guillermo Gonzalez	on behalf of Debtor Steven A. Feliciano ggonzalez@scura.com ecfbkfilings@scuramealey.com;dsteven@scura.com;jromero@scura.com;mduran@scura.com;vmajano@scura.com;rshah@scura.com;martinezcr93878@notify.bestcase.com;sduarte@scura.com;eflaim@scura.com;bramirez@scura.co

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Jamal J Romero

on behalf of Joint Debtor Wendi Feliciano jromero@scura.com
dstevens@scura.com;ecfbkfilings@scuramealey.com;cmartinez@scura.com;vmajano@scura.com;rshah@scura.com;sduarte@scu
ra.com;spereyra@scura.com;bramirez@scura.com;14799@notices.nextchapterbk.com

Jamal J Romero

on behalf of Debtor Steven A. Feliciano jromero@scura.com
dstevens@scura.com;ecfbkfilings@scuramealey.com;cmartinez@scura.com;vmajano@scura.com;rshah@scura.com;sduarte@scu
ra.com;spereyra@scura.com;bramirez@scura.com;14799@notices.nextchapterbk.com

John R. Morton, Jr.

on behalf of Creditor Ford Motor Credit Company LLC ecfmail@mortoncraig.com mortoncraigecef@gmail.com

Marie-Ann Greenberg

magecf@magtrustee.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9